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What Americans are saying about their health care, health care costs and national health insurance.

Health and Health Insurance: The Public's View

Health Insurance Association of America
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Health and Health Insurance: The Public's View

Foreword

This report describes Americans' views of the health care system in 1982. Because the public and leadership groups have increasingly focused on the containment of rising health care costs, this booklet is devoted largely to that issue.

The concerns and interests of the public are difficult to discern, particularly in the midst of political events. Often, a variety of groups and organized interests attempt to speak for the public. This report is being distributed to officials of the health insurance industry, government, the media, and interested members of the public in order to advance a better understanding of the public's beliefs, attitudes and feelings on the subject of health care.

This report describes a survey by the Health Insurance Association of America which was carried out between April 24 and May 23, 1982, with a scientifically selected sample of 1,252 people. This sample is representative of all adults 18 years of age and older living in the continental United States. The design of the sample and the field interviews were carried out by Yankelovich, Skelly and White, Inc.

Additional details on the sampling methodology can be found in the Technical Appendix. Question wordings and detailed tabulations of specific questions are available on request.

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Highlights

Rising Cost of Health Care. Health care costs are identified by the public as the primary health care issue facing the nation. Approximately 7 in 10 Americans are dissatisfied with the cost of medical care and believe health care costs are going up at a faster rate than other costs.

Satisfaction with the Health Care System. The public expresses a high level of satisfaction with the health care system. More than 8 in 10 are satisfied with the quality of care they receive from doctors and hospitals and with their ability to purchase health care when they need it.

Satisfaction with Health Insurance. The public is generally satisfied with their health insurance coverage. Approximately 2 out of 3 express satisfaction with both the proportion of costs covered by their health insurance and the medical services and treatments covered by their insurance.

Institutions' Contribution to Cost Containment. The public does not think that the major public and private health institutions are doing enough to slow the rise in health care costs. Among those seen to be doing the most are insurance providers. The public is less favorable to government, doctors, and hospitals.

National Health Insurance. Public awareness of national health insurance remains low. Support for national health insurance which would require a tax increase, has decreased from 41% in 1980 to 34% in 1982.

Health Insurance Companies. Forty-four percent of the public believes that health insurance companies would pass on price reductions to the public in the form of lower premiums if overall health care costs were reduced; 17% disagree, and 33% have no strong opinion on this question.

Health Insurance Company Profits. A majority (50%) believe that it is legitimate for health insurance companies to make a profit; 16% disagree, and 33% have no strong opinion.

Health Care Abuses. By a significant margin, drug use is rated the most serious health problem in today's society. Strong majorities also rate alcohol consumption and cigarette smoking as very serious problems.

Overview

Considering the public's overwhelming preoccupation with problems of the economy, it is not surprising that their primary concern with the health care system is the increased costs of health care: 70% of Americans are dissatisfied with the cost of medical care. In addition, 72% of the public think that health care costs were going up at a faster rate than other costs.

Apart from the problem of health care costs, an overwhelming majority are satisfied with the health care they receive. When asked to evaluate specific components of the health care system, fully 88% are satisfied with the quality of care they receive from doctors. Likewise, most people (82%) are satisfied with the quality of care they receive from hospitals. Nor has the public's concern with cost shaken their confidence in their ability to purchase health care services. Slightly more than 80% of Americans are satisfied with their ability to get health care when they need it.

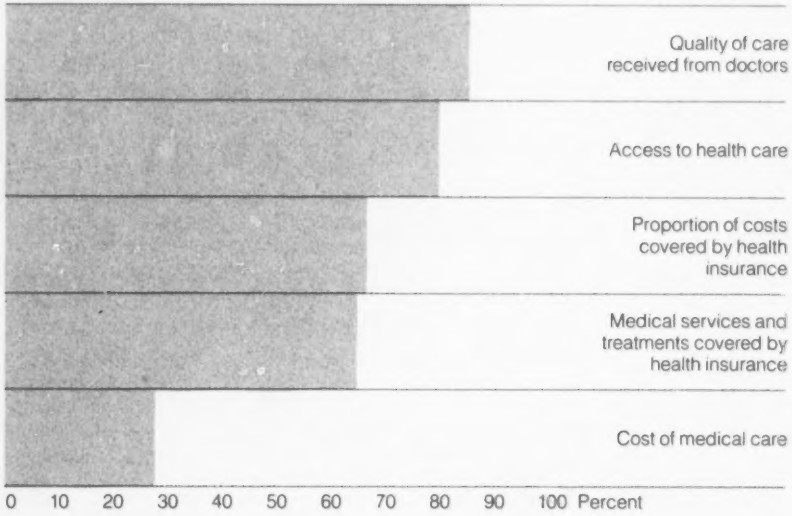
The public is also generally satisfied with their own health insurance coverage. Strong majorities express satisfaction with both the proportion of costs covered by their health insurance (69%), and the medical services and treatments covered by their insurance (68%). Also, most people (73%) say they are satisfied with the promptness with which health insurance claims are paid. Given the public's concern with rising health care costs, however, it is not surprising that they are dissatisfied with the cost of health insurance. Seventy-one percent of the public believes that the price of health insurance is becoming too expensive for the average family.

Of those individuals with coverage, non-government or private health insurance plays the dominant role in the third-party payment system. Sixty-three percent of the public say they have some form of non-government health insurance, and 13% say they are covered by pre-paid medical plans. These two percentages combined yield 76% as an estimate of how many people feel they are covered by private or Blue Cross/Blue Shield health insurance plans. This attitudinal estimate is somewhat lower than the Health Insurance Association of America's estimate of those covered by private health insurance. The HIAA *Source Book of Health Insurance Data 1981-1982* estimates that 85% of the public has some form of private health insurance. Approximately 25% of the population is covered by a government program. Most importantly, only 7% of the public say they do not have some form of health insurance.

While most Americans are satisfied with the services provided by the health care system, the public does not think that the major public and private health system institutions are doing enough to slow the rise in health care costs. Among those seen to be doing the most are the insurance providers. Thirty-eight percent of the public think that both health insurance companies and Blue Cross/Blue Shield are doing something to reduce the rise in health care costs. The public is less favorable toward the efforts being made by the federal government (27%) and the state and local governments (20%). Finally, the public believes that hospitals (19%) and doctors (18%) are doing the least to contain health care costs.

One approach to containing health care costs is to make consumers and providers of health care more aware of the cost consequences of their decisions by lowering the proportion of medical costs paid by health insurance. While a substantial proportion of the public has no strong opinion on this issue, a plurality (41%) believe that patients and doctors would try harder to cut costs if health insurance did not pay for most people's health care expenses. Moreover, a majority (51%) thinks that health insurance companies should refuse to pay doctors and hospitals for unnecessary or too costly health care.

Satisfaction with Various Aspects of Health Care, 1982



National health insurance remains a low visibility issue: in 1982, approximately 75% have heard little or nothing about the issue. Public support for a national health insurance program that would require an increase in taxes has decreased significantly since 1980. Today, 34% of the public favors national health insurance even with a tax increase, compared to 41% in 1980. Twenty-six percent oppose such a program and a plurality (40%) is undecided. Among the 34% who want some form of national health insurance, 50% favor a program to cover almost all costs while 50% favor one for only catastrophic health expenses.

The public continues to have a rather vague perception of the role of health insurance companies. One indication of this is that significant proportions of the public express no strong opinion on questions concerning health insurance companies. Nevertheless, among those who do express

an opinion, attitudes toward health insurance companies are favorable. For instance, the public, by a 29% to 18% margin, believes that health insurance companies give better service to their clients than a national health insurance program would. Similarly, by a 30% to 17% margin, the public feels that competition among the various health insurance companies leads to benefits that would not be available through government-run health insurance programs. However, the public is basically undecided about whether they get their money's worth from health insurance companies. By only a slight margin (29% to 26%), Americans think they are receiving their money's worth.

Attitudes are somewhat more well-defined toward company profits and practices. A majority (50%) believe that it is legitimate for health insurance companies to make a profit. Similarly, a plurality (44%) believes that health insurance companies would pass on price reductions to the public in the form of lower premiums if overall health care costs were reduced. Finally, by a 35% to 12% margin, respondents feel that health insurance companies do a good job in protecting the privacy of the records of the people they insure.

During the past several years, the contribution of health care practices to personal well-being has been acknowledged by the public. This year's health survey asked respondents to assess the flip-side of the personal health care issue by determining the seriousness of potential areas of health care abuse. By a significant margin, drug use is rated the most serious problem. Eight-four percent of the public says that drug use is a very serious problem in today's society. Strong majorities also rate alcohol consumption (69%) and cigarette smoking (65%) as very serious problems facing society. Finally, a majority (54%) finds mental and emotional stress to be a very serious problem, and a lesser proportion (41%) believes that overeating is a very serious problem in society.

Health Care Costs

As seen in past surveys, the public's primary concern with the health care system is the increased costs of health care. Seven in ten are very or somewhat dissatisfied with the costs of medical care, while 29% are very or somewhat satisfied.

Interestingly, people with higher incomes are more dissatisfied with the costs of medical care. Seventy-four percent of those with family incomes of more than $20,000 a year are dissatisfied with medical care costs, compared to 68% of respondents with family incomes of less than $20,000 a year. Education is also related to dissatisfaction with medical care costs. Seventy-five percent of college graduates are dissatisfied compared to 66% of high school graduates.

Degree of Satisfaction With The Cost of Health Care

	1978 %	1980 %	1982 %
Very or Somewhat Satisfied	29	29	29
Very or Somewhat Dissatisfied	69	70	70

In addition, 72% of the public believe that health care costs are rising at a faster rate than inflation, while 22% think costs are going up at the same rate as inflation.

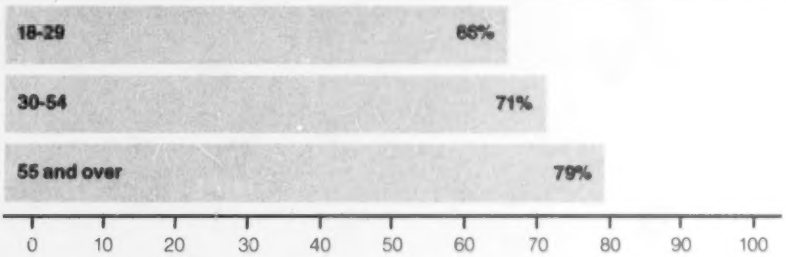
Cost of Health Care Compared to Other Costs

	1977 %	1979 %	1980 %	1981 %	1982 %
Going up at a slower rate	4	4	6	5	4
About the same rate	20	4	29	24	22
Going up at a faster rate	74	90	63	69	72
Not going up (volunteered)	1	1	2	1	—
DK/NA	1	1	1	1	2

—*Less than .005 percent*

Although concern about health care cost is widespread, older people are particularly sensitive. People 55 years of age and older are more likely to say health care costs are going up at a faster rate than people of other age groups.

Percentage Who Say Health Care Costs Are Going Up At A Faster Rate Than Other Costs, By Age.



Income and education levels are also related to people's perceptions of rising health care costs. Those with family incomes of more than $20,000 a year are more likely to say that health care costs are rising at a faster rate (75%) than those respondents with family incomes less than $20,000 (68%). Finally, college graduates believe health care costs are going up at a faster rate (80%) than do high school graduates (68%).

An analysis of the Consumer Price Index shows that public awareness of inflationary trends in the health care sector is accurate. For the twelve month period ending in July 1982, the Consumer Price Index calculated by the Bureau of Labor Statistics rose 6.5%. Among all major categories of consumer spending, medical care registered the largest increase. The Consumer Price Index shows that health care costs increased 11.6% in the twelve month period ending in July 1982. This figure is considerably higher than increases in the costs of food and beverages (4.4%), housing (7.5%), apparel (2.7%), and transportation (4.8%).

Given the public's concern with the health care cost issue, it is not surprising that they are dissatisfied with the cost of health insurance. Seventy-one percent of the public feel that the price of health insurance is becoming too expensive for the average citizen. Just 5% disagree with this statement and 23% have no strong opinion.

The price of health insurance is getting too high for the average family to afford.

	1977 %	1978 %	1979 %	1982 %
Agree	67	70	72	71
No strong opinion	24	21	20	23
Disagree	8	8	7	5

The public is also dissatisfied with the institutional response to the medical care cost issue. Strong majorities of the public do not believe that the major public and private health system institutions are doing enough to slow the rise in health care costs. However, among those who seem to be doing the most are the insurance providers. Thirty-eight percent of the public believe that both health insurance companies and Blue Cross/Blue Shield are doing something to reduce the rise in health care costs. The public is somewhat less favorable toward the efforts being made by the federal government (27%) and state and local governments (20%). Finally, the public believes that hospitals (19%) and doctors (18%) are doing the least to contain health care costs.

How Much Various Institutions Are Doing to Help Stop Rising Health Care Costs

	A Great Deal or Something			Very Little or Nothing At All		
	1979 %	1980 %	1982 %	1979 %	1980 %	1982 %
Blue Cross/Blue Shield	39	35	38	59	61	59
Health insurance companies	36	32	38	63	66	60
The federal government	27	26	27	71	73	72
State and local government	23	25	20	76	73	78
Hospitals	18	18	19	81	82	80
Doctors	16	17	18	83	82	81

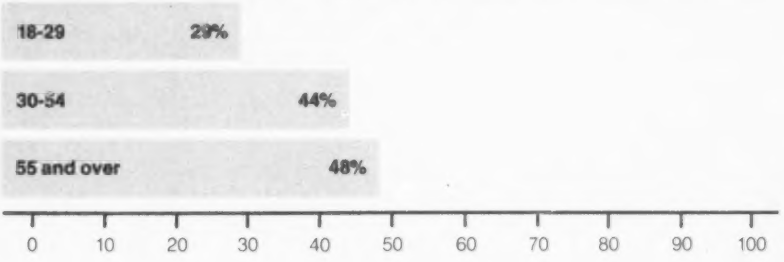
One strategy to contain health care costs is to make consumers and providers of health care more aware of the cost consequences of their decision by lowering the proportion of medical costs paid by health insurance. Although a substantial proportion of the public (35%) has no strong opinion on this issue, a plurality (41%) feel that doctors and hospitals would try harder to cut costs if health insurance did not pay for most people's health care expenses. Twenty-three percent disagree with this proposition.

Patients and doctors would try harder to cut health care costs if health insurance did not pay most of people's health care expenses.

	1979 %	1982 %
Agree	43	41
No strong opinion	34	35
Disagree	22	23

Age and political affiliation influence attitudes toward this proposition. People 55 years of age and older (48%) are more likely to feel that health care providers would try to cut costs if health insurance paid a smaller proportion of people's health care expenses, compared to 44% of those between 30 and 54 years of age and 29% of those 18 to 29 years of age. Republicans (51%) more strongly favor this approach than Independents (44%) or Democrats (39%).

Percentage Of Respondents Who Believe That Doctors And Hospitals Would Try Harder To Cut Costs If Health Insurance Did Not Pay For Most Health Care Expenses, By Age.



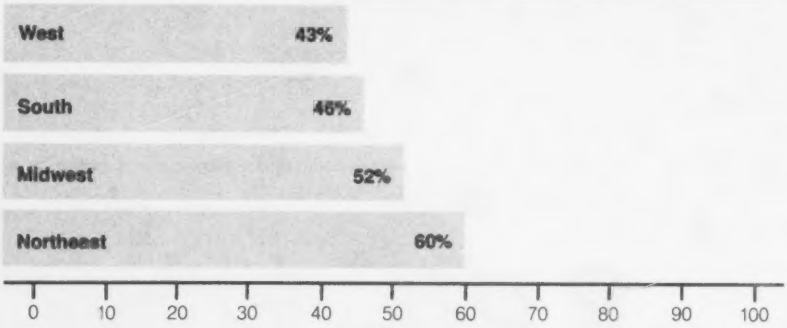
In a related, but slightly different question, a majority (51%) feel that health insurance companies should refuse to pay doctors and hospitals for unnecessary or too costly health care. Fifteen percent of the public disagrees with this proposition; 33% have no strong opinion.

Private health insurance companies should be tougher with doctors and hospitals and refuse to pay for unnecessary or too costly health care.

	1981 %	1982 %
Agree	50	51
No strong opinion	30	33
Disagree	20	15

Region strongly influences attitudes toward this question with people in the Northeast (60%) more likely to say that health insurance companies should refuse to pay unnecessary or too costly medical services, compared to Midwesterners (52%), Southerners (46%), or Westerners (43%). Males (53%) are more supportive of this proposition than females (46%), and whites (52%) are more supportive than non-whites (44%). Political affiliation is also significant, as 59% of Republicans favor this approach compared to 53% of Democrats and 44% of Independents.

Percentage Of Respondents Who Think That Health Insurance Companies Should Refuse To Pay Unnecessary Or Too Costly Medical Services, By Region.



Personal Health Care

In 1982, as in the past, the public continues to express a high degree of satisfaction with the quality of the health care they receive. An overwhelming majority (83%) are very or somewhat satisfied. Just 7% of respondents this year are very dissatisfied with their health care; another 9% report being somewhat dissatisfied.

Degree of Satisfaction with Health Care

	1977 %	1978 %	1980 %	1981 %	1982 %
Very satisfied	45	41	43	39	38
Somewhat satisfied	37	36	41	43	45
Somewhat dissatisfied	10	11	10	12	9
Very dissatisfied	4	6	6	5	7
DK/NA	4	6	1	1	—

—Less than .005 percent

Although a relatively high degree of satisfaction with the quality of health care is found among all socio-economic groups, several demographic variables have a major impact on the degree of satisfaction. Those people with a family income of less than $7,500 are less satisfied with the health care they receive (73%) than people who are above them in family income level (85%). Education is related to satisfaction, as 90% of those with a college education are satisfied compared to 82% of those who completed high school but did not attend college. Finally, those who are employed (85%) are more satisfied with their health care compared to the unemployed (70%).

The public is also satisfied with specific components of the health care system. Overwhelming majorities are satisfied with the quality of care they receive from doctors (88%) and the quality of care they receive from hospitals (82%). Nor has the public's concern with cost shaken their confidence in their ability to purchase health care services. Slightly more than 8 in 10 Americans (81%) are satisfied with their ability to get health care when they need it.

Degree of Satisfaction with Various Aspects of Health Care

	Very or Somewhat Satisfied			Very or Somewhat Dissatisfied		
	1978 %	1980 %	1982 %	1978 %	1980 %	1982 %
The quality of care you (and your family) receive from doctors	84	87	88	15	13	12
Being able to get health care when you need it	80	81	81	20	18	18
The quality of care you (and your family) receive from hospitals	79	84	82	20	15	18

Satisfaction with these three aspects of health care is high among all demographic groups. However, whites are more satisfied with the health care they receive and their ability to obtain it than non-whites. Similarly, the employed are more satisfied than the unemployed.

The public is also generally satisfied with the performance of their personal health insurance policies. Strong majorities express satisfaction with both the proportion of costs covered by their health insurance (69%) and the medical services and treatments covered by their insurance (68%). Likewise, most people (73%) are satisfied with the promptness with which their health insurance claims are paid.

Degree of Satisfaction with Various Aspects of Health Insurance

	Very or Somewhat Satisfied			Very or Somewhat Dissatisfied		
	1978 %	1980 %	1982 %	1978 %	1980 %	1982 %
How promptly your health insurance company pays claims	73	71	73	22	26	24
The medical services and treatments which are covered by your health insurance	72	71	68	26	27	29
The proportion of medical care costs paid by your health insurance	71	70	69	27	28	29

Several demographic variables are related to satisfaction with two aspects of health insurance—the proportion of costs covered by health insurance and the services and treatments covered. College graduates and those employed are more satisfied with their coverage than are those with less than a college education or the unemployed. Additionally, whites are more satisfied than non-whites.

Coverage

Americans express a high degree of satisfaction with their present health care coverage. Eighty-one percent are very or somewhat satisfied with their coverage. Only 13% are dissatisfied with their coverage.

Degree of Satisfaction with Present Health Insurance Coverage

	1975 %	1976 %	1977 %	1978 %	1982 %
Very satisfied	44	42	46	40	40
Somewhat satisfied	36	37	36	36	41
Somewhat dissatisfied	9	11	9	13	8
Very dissatisfied	7	7	6	7	5
DK/NA	4	3	3	4	6

Among those with coverage, private health insurance plays the dominant role in the third party payment system. Sixth-three percent of the public say they have some form of private health insurance, and 13% say they are covered by pre-paid medical plans. These two percentages combined yield 76% as an estimate of how many people believe they are covered by private health insurance plans. Approximately a quarter of the population (24%) say they are covered by government programs. Most importantly, only 7% of the public say they do not have some form of health insurance.

*Personal Form of Health Insurance**

	1980 %	1982 %
Private health insurance including Blue Cross/ Blue Shield	67	63
Medicare, Medicaid or other programs provided by the government	22	24
Prepaid medical plans such as health maintenance organization	16	13
Other	2	2
DK/NA	7	7

**Multiple responses*

Health Insurance Companies

Consistent with past years, Americans do not have a clear view of health insurance companies' performance. This is true even though most people are satisfied with their own health insurance policy and the services they receive on it. One indication of the public's vague perception of health insurance companies is that pluralities of the public express no strong opinion on questions concerning these businesses. Nevertheless, among those who do express an opinion, attitudes toward health insurance companies are favorable. For instance, the public, by a 29% to 18% margin, believe that health insurance companies give better service to their clients than a national health insurance program would.

Private health insurance companies give better service to the people they insure than a government health insurance program would.

	1977 %	1979 %	1980 %	1982 %
Agree	33	34	33	29
No strong opinion	46	43	46	50
Disagree	18	20	20	18

Republicans (36%) are more likely than either Democrats (29%) or Independents (28%) to say that private health insurance companies do give better service than a government health insurance program would. Similarly, whites (30%) are more likely to agree with this statement than non-whites (21%).

In a related question, Americans, by a 30% to 17% margin feel that competition among the various health insurance companies leads to benefits that would not be available through government-run health insurance programs. Fifty percent of the public has no strong opinion on this question.

The competition among the various health insurance companies leads to benefits for consumers that would not be available through a government-run health insurance program.

	1977 %	1978 %	1980 %	1982 %
Agree	37	30	30	30
No strong opinion	45	48	50	50
Disagree	16	19	19	17

Political affiliation influences attitudes toward this proposition. Republicans (36%) are more likely than Democrats (28%) or Independents (28%) to believe that competition among companies leads to benefits that would not be available through a government program.

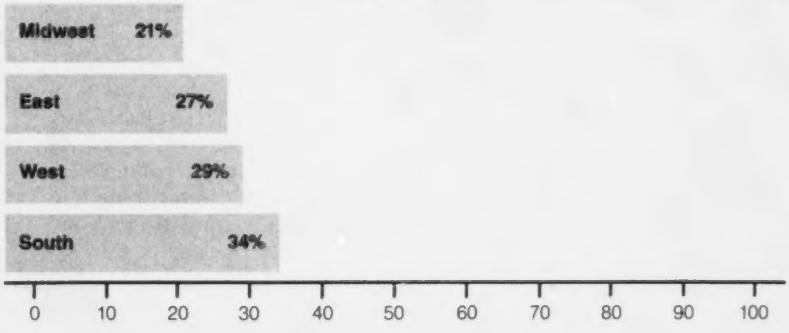
The public, however, is basically undecided about whether rising health care costs can be solved without government regulation. Precisely equal percentages of the population express opposing opinions (28% for and 28% against) on the issue of government regulation of spiraling health care costs. Forty-two percent express no strong opinion on this question.

The problem of rising health care costs can be solved without government regulation.

	1979 %	1982 %
Agree	26	28
No strong opinion	39	42
Disagree	33	28

Regional differences appear on attitudes toward government regulation of health care costs. Southerners (34%) are more likely than Westerners (29%), Easterners (27%), or Midwesterners (21%) to think that rising health care costs can be solved without government regulation.

Percentage of Respondents Who Think That The Problem Of Rising Health Care Costs Can Be Solved Without Government Regulation, By Region.



Similarly, the public is undecided about whether they get their money's worth from health insurance companies. By only a slight margin (29% to 26%), Americans think they are receiving their money's worth. A plurality (44%) express no strong opinion on this question.

Health insurance companies give consumers their money's worth.

	1981 %	1982 %
Agree	37	29
No strong opinion	42	44
Disagree	21	26

Attitudes among the public are more well-defined toward company profits and practices. A majority (50%) feel that it is legitimate for health insurance companies to make a profit: 16% feel it is not right and 33% have no strong opinion on this question.

It is not right for health insurance companies to make a profit.

	1977 %	1978 %	1979 %	1981 %	1982 %
Agree	17	19	20	18	16
No strong opinion	31	36	28	34	33
Disagree	51	43	51	48	50

The legitimacy of private health insurance profits is related to several demographic variables. People with family incomes of at least $20,000 a year are more likely to believe that health insurance profits are legitimate (52%) than are those with family incomes of less than $20,000 (47%). Legitimacy of profits is also related to education. Fifty-seven percent of college graduates affirm the right to make a profit, compared to 48% who have completed high school. Affirmation of profits is also higher among whites (53%) than non-whites (30%).

A plurality (44%) believe that health insurance companies would pass on price reductions to the public in the form of lower premiums if overall health care costs were reduced. Seventeen percent of the public believe that lower health care costs would not lead to lower premiums, while 38% have no strong opinion.

If health care costs went down, health insurance companies would charge less for health insurance.

	1981 %	1982 %
Agree	41	44
No strong opinion	36	38
Disagree	22	17

Income influences the response to this question. People with family incomes of $20,000 or more are less confident that price reductions would be passed on (41%) than those with family incomes of less than $20,000 (48%). Similarly, college graduates are less likely to believe that health insurance companies would reduce premiums if costs went down (34%) than are high school graduates (46%).

Finally, by a 35% to 12% margin, the public feel that health insurance companies do a good job in protecting the privacy of records of the people they insure. A plurality (49%) does not have a strong opinion on this question.

Private health insurance companies do a good job in protecting the privacy of the records of the people they insure.

	1977 %	1980 %	1982 %
Agree	30	39	35
No strong opinion	55	47	49
Disagree	12	11	12

National Health Insurance

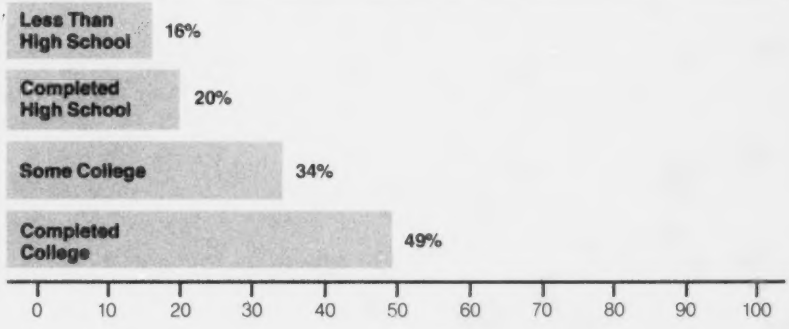
National health insurance remains a low visibility issue: in 1982, 73% have heard little or nothing about the issue. The proportion of people who claim to have heard a fair amount or something about national health insurance during the past year is 26%.

How Much Heard about National Health Insurance

	1975 %	1976 %	1977 %	1978 %	1980 %	1982 %
A great deal	6	8	11	7	10	6
A fair amount	18	22	26	18	22	20
A little	37	34	35	39	36	34
Nothing	38	36	27	35	32	39

Predictably, awareness of health insurance as an issue is related to education and income. Forty-nine percent of college graduates have heard something about national health insurance, compared to 16% of those who have not completed high school and 20% of high school graduates.

How Much Heard About National Health Insurance, By Education



Percentage Who Have Heard "A Great Deal" Or A "Fair Amount."

Those with family incomes of at least $20,000 a year are more likely to have heard about national health insurance (33%) than those people with a family income of less than $20,000 a year (21%).

Public support for a national health insurance that would require an increase in taxes has decreased since 1980. Today, 34% of the public favors national health even with a tax increase, compared to 41% in 1980. In 1982, 26% oppose such a program and a plurality (40%) is undecided.

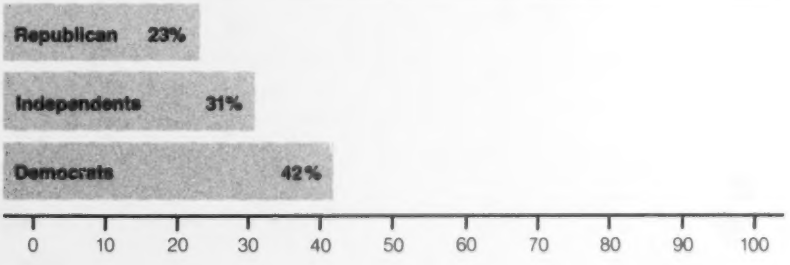
Attitudes Toward National Health Insurance with Tax Increase

	1978 %	1979 %	1980 %	1982 %
Favor strongly	16	21	19	16
Favor somewhat	21	17	22	18
Probably favor	28	20	22	25
Probably oppose	14	15	14	15
Oppose somewhat	9	11	9	10
Oppose strongly	11	17	15	16
DK/NA	1	—	—	—

—Less than .005 percent

People with family incomes of $20,000 a year or less are more likely to support a national health insurance with a tax increase (37%) than people with family incomes of more than $20,000. Democrats are considerably more favorable to a national health insurance plan (42%) than are Independents (31%) or Republicans (23%). Support is also significantly greater among non-whites, the retired and unemployed, and Northeasterners.

Support For National Health Insurance With Tax Increase, By Party Identification.



Percentage Who "Favor Strongly" or "Favor Somewhat."

Of equal significance to support for national health insurance is the issue of what type of health insurance is supported by the public. Although there are many different elements to be evaluated in a national health insurance program, one basic distinction is between a program which covers people only for catastrophic medical expenses, and a comprehensive plan that would cover people for nearly all their health costs. Among those who want some form of a new government health care program, the same percentage (37%) favor a program to cover almost all costs as favor one for only catastrophic coverage (37%). Twenty-five percent oppose the enactment of any new government health care program.

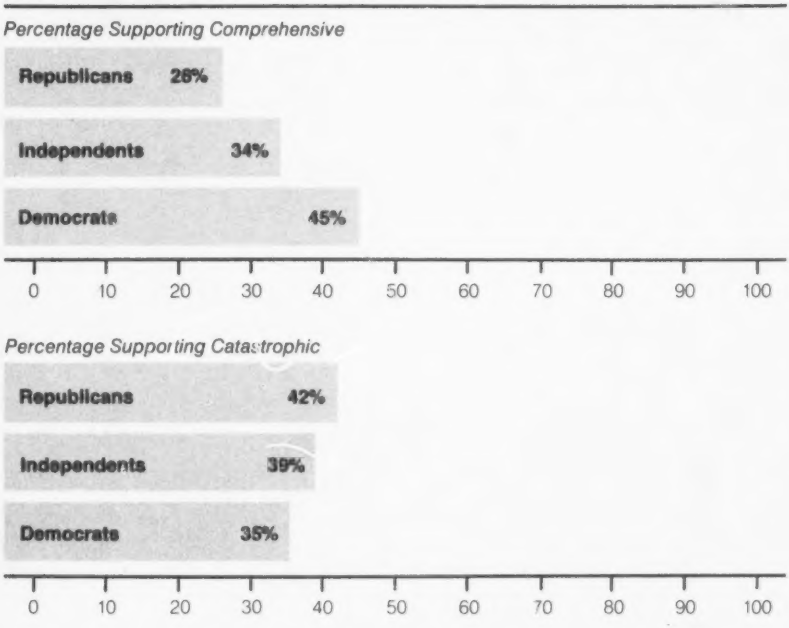
National Health Insurance: Catastrophic vs. Comprehensive

	1979 %	1980 %	1982 %
No new government health care program should be enacted.	25	21	25
A new government health care program should be enacted that would cover people only for those medical expenses that could ruin them financially	33	42	37
A new government health care program should be enacted that would cover almost all the health care costs people have.	39	35	37

Support for a comprehensive health care program is inversely related to income and education. Forty-five percent of those people with $20,000 or less family income favor a comprehensive plan, compared to 30% with incomes of $20,000 or more. High school graduates are more favorable to a comprehensive plan (44%) than college graduates (28%). Finally, support is higher among Democrats (45%) than Independents (34%) or Republicans (26%).

Demographic variables are not correlated with support for a catastrophic health insurance program. This suggests that the catastrophic health insurance option draws support more evenly from different segments of society than does comprehensive national health insurance.

Support For National Health Insurance: Catastrophic VS. Comprehensive, By Party Identification



People who favor or oppose national health insurance were asked to indicate their reasons for their positions. Seventy-three percent of those favoring a national health insurance program say it would allow everyone to have health insurance coverage or good health care. Another 39% believe national health insurance will help people who cannot afford high health costs. Eleven percent cite high medical costs and another 11% feel that through a national health insurance program the public would at least get something for its money. Interestingly, only 2% feel that national health insurance would be less expensive in the long run than our current health care system.

*Reasons for Favoring National Health Insurance**

	Population total (100%)	1979 % 58	1982 % 59
Chance for everyone to have health insurance/ Many people cannot afford coverage		39	42
Chance for everyone to have equal/Adequate/ Good health care		28	31
People who can't afford high costs will benefit		13	39
Cheaper in the long run/Would bring down medical costs		7	2
Doctor's fees/Medical costs are very high		6	11
Taxes go up anyway/At least we will get something for our tax money		5	11
Prevent families from being ruined financially		4	•
Depends on tax increase/How much it would cost		4	•
Benefit poor and elderly		•	2
Government should take care of people		•	2
Other		17	—

**Multiple responses.* —*Less than .005 percent.* • *Not mentioned.*

Note: Asked only of those who strongly favor, somewhat favor, and those who are not sure, but probably favor national health insurance.

People who oppose national health insurance are more likely to mention taxes (48%) than any other issue. This is a significant increase from 1979 when 39% mentioned taxes. Thirty-five percent say that there is too much government intervention, which is also a substantial increase from 1979. Twenty percent think they would end up paying for others: 18% think national health insurance would be wasteful and inefficient; and 18% say we have too many give-away programs already. Eighteen percent feel the program would be too expensive and 16% think that national health insurance would lead to low quality health care.

*Reasons for Opposing National Health Insurance**

	Population total (100%)	1979 % 42	1982 % 41
Pay enough taxes now/Would raise taxes		39	48
Too much government intervention already/Limits to what government can do for individual		20	35
Would be wasteful and inefficient		16	18
People should provide for themselves		14	15
Would be expensive, costly		12	18
End up paying for others		8	20
Have enough aid/Give-away programs now		5	18
Leads to low quality health care		5	16
Government should be able to do it without raising taxes		4	•
Leads to corruption and fraud		4	2
Don't want socialized medicine		4	2
Cannot choose own doctor		•	2
Other		16	4

*Multiple responses. • Not mentioned.

Note: Asked only of those who strongly oppose, somewhat oppose, and those who are not sure, but probably oppose national health insurance.

Health Care Abuses

During the past several years, the contribution of health care practices to personal well-being has been acknowledged by the public. This year's health survey asked respondents to assess the flip-side of the personal health care issue by determining the seriousness of potential areas of health care abuses. By a significant margin, drug use is rated the most serious of the problems listed. Eighty-two percent of the public says that drug use is a very serious problem in today's society. Strong majorities also rate alcohol consumption (69%) and cigarette smoking (65%) as very serious problems facing society. Finally, a majority (54%) finds mental and emotional stress to be a very serious problem, and a plurality (41%) believes that overeating is a very serious problem in society.

Assessment of Health Issues In Today's Society, 1982

	Very Serious Problem %	Somewhat Serious Problem %	Not too Serious Problem %	Not at all Serious Problem %
Drug use	82	14	3	—
Alcohol consumption	69	26	4	—
Cigarette smoking	65	28	6	1
Mental and emotional stress	54	37	7	1
Overeating	41	40	16	4

—Less than .005 percent

Demographic Patterns: The Influentials

Public opinion analysts often examine how public attitudes are related to income, education, marital status, and other demographic variables. However, in political terms it may be more important to look at the population in an entirely different way. Political scientists have long known that the population displays varying degrees of political interest and involvement in politics and government, and that a relatively small number of people are consistently active in politics. When public officials respond to public opinion, they may in fact be responding to a relatively small group of vocal and active citizens. This special analysis will contrast the attitudes of these politically aware and active citizens, the "influentials," with the rest of the population.

What Are Influentials?

All respondents to this survey were asked a battery of five questions about their interest, knowledge and activity concerning national affairs.

In this analysis, influentials are people who say that they:

1. Follow news about politics and national affairs either very or somewhat closely . . . AND
2. Are very or somewhat interested in politics and national affairs . . . AND
3. Discuss politics and national affairs with others at least once or twice a week . . . AND
4. Have contacted (within the past five years) a political officeholder in order to express their views on a national, state or local issue . . . OR
5. Are active in organizations or groups which discuss or are involved with political issues.

Who Are They?

This year, influentials make up 19% of the adult American population. Compared to the population as a whole, influentials are wealthier, better educated and more likely to be middle-aged. They are also more likely to be men than women and white than non-white. The table below shows the distribution of the weighted MAP sample and those respondents defined as "influentials."

Demographic Profile of Influentials

	Influentials %	Population %
Population Total	19 (100%)	(100%)
Sex:		
Male	53	48
Female	47	52
Race:		
White	91	87
Non-White	9	13
Age:		
18-24 years	9	16
25-29 years	12	13
30-34 years	14	11
35-44 years	27	16
45-54 years	18	14
55-64 years	12	13
65 years and over	8	16
Household Income:		
Less than $7,500	7	16
$7,500-$9,999	7	10
$10,000-$14,999	9	15
$15,000-$24,999	27	27
$25,000 and over	40	24
DK/NA	10	10
Educational Level		
Not high school graduate	13	31
High school graduate	27	35
Some college	22	17
College graduate	21	12
Postgraduate	16	5

(table continued on next page)

Demographic Profile of Influentials (continued from previous page)

	Influentials %	Population %
Population Total	19 (100%)	(100%)
Political Identification:		
Democrat	41	40
Republican	19	17
Independent	37	32
No political identification	3	10
DK/NA	—	1

Influentials

Although both influentials and the general public agree that the costs of health care are rising at a faster rate than other costs, influentials are more dissatisfied with the costs of health care (80% compared to 67%). Nevertheless, influentials are more satisfied with the health care they receive than the general public. One reason why influentials are more satisfied may be that more of this group has private health insurance coverage compared to others. Also, influentials are more satisfied with the quality of care they receive from doctors and from hospitals.

Influentials are also more satisfied than others with their own health insurance coverage. Influentials express more satisfaction than the general public with both the proportion of costs covered by their health insurance (76% compared to 68%), and the medical services and treatments covered by their insurance (74% compared to 67%). Also, influentials say they are more satisfied with the promptness with which health insurance claims are made. Finally, influentials are more likely to believe that patients and doctors would try harder to cut health care costs, if health insurance did not pay most of people's health care expenses.

Influentials are less supportive of national health insurance than the general public (49% compared to 59%). One reason why influentials are less supportive is that more of this group believes that private health insurance companies give better service than a government health insurance program would (35% compared to 27%). Moreover, they are much more likely to believe that competition among health insurance companies leads to benefits for consumers that would not be available through a government-run health insurance program (40% compared to 28%).

Although both influentials and the general public have vague perceptions of health insurance companies, influentials are generally more favorable to the health insurance business. Influentials, for instance, are more likely to support the right of health insurance companies to make a profit (61% compared to 48%). Similarly, they are more likely to believe that health insurance companies give consumers their money's worth.

Technical Appendix

The sample of 1,252 respondents used in this study was selected by the area probability method. The first step in the application of the method was to divide the continental United States into equal population cells according to geographic region. Based upon the calculated optimum cluster size, three replicates of 71 clusters each (a total of 213) were selected by a systematic random procedure. For each sampling segment, interviewers were given a randomly selected address as a starting point and instructions for selecting other households in the area for interviews. Within each household, respondents were selected randomly, and no more than one eligible respondent was interviewed in each household. In the interest of economy, the non-metropolitan population was under-sampled by one-half and statistically weighted back to its proper proportion. All interviews were conducted between April 24 and May 23, 1982.

A weighting technique was applied to correct for the small deviations from representativeness that occur in any public opinion survey. The weighting adjusted the sample so that it is comparable to the sex, race, age, education and income distribution of the adult U.S. population, as established by the Census Bureau's 1978 estimates. Finally, respondents were weighted by their propensity for being "not-at-home" to compensate for any bias which might be introduced by some respondents "not-at-home" for the personal interview.

All the proportions reported in this study are within a tolerance of ±3%, at the .05 level of confidence. This means that 95 times out of 100 the percentages reported will be plus or minus 3% of the true value for the population.

Other Research Publications Available From The Health Insurance Association Of America and The American Council of Life Insurance*

DataTrack 10, Above-Average Income Households and Families — This report summarizes the demographic characteristics of households and families with incomes of $25,000 and over.

DataTrack 9, Older Americans — Reviews the changes in the American population 65 years and older over the past two decades.

DataTrack 8, A Population Profile: The 1980s and Beyond — Discusses major demographic trends in American society in the decades ahead.

TAP #22—The Shape of the American Family in the Year 2000 — This report discusses some of the more probable futures of the American family.

TAP #21, Compunications — Discusses the merging of two technologies — communications and computers. The report speculates on various social and technological changes resulting from this new relationship.

TAP #20, The Uncertain Future — Discusses two assumptions that currently dominate public debate about the future — scarcity vs. abundance. The report delineates those forecasts that have resulted from the uncertainty created by the incompatibility of these two assumptions.

Current Social Issues: The Public's View — Reviews selected findings from an annual national survey of public attitudes toward such issues as the economy, personal finances, the psychology of entitlement, and government regulation of business.

Source Book of Health Insurance Data — Provides latest available data on major forms of health insurance. Also includes data on medical care costs, morbidity, and health manpower in the United States.

New Group Health Insurance — Reports on a Health Insurance Association of America survey of new group health insurance policies written by insurance companies.

New Group Disability Insurance — Reports on an HIAA survey of short-term and long-term disability income insurance.

*single copies free

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